

**REGIONAL PROTOTYPE NON-STANDARDIZED
MONEY PURCHASE SAFE HARBOR PENSION PLAN
ADOPTION AGREEMENT #02-003**

The Employer referred to in Section I.B hereof, hereby adopts this Plan and Trust, a copy of which is attached hereto, as of the Effective Date specified herein, to provide retirement and pre-retirement benefits for its Employees.

Note to Employer: Failure to complete the Adoption Agreement properly may result in disqualification of the Plan.

I. Basic Information

I. A. Plan Information

1. This plan shall be known as the DIAGNOSTIC & CLINICAL CARDIOLOGY,
P.A. MONEY PURCHASE PENSION PLAN
2. This Trust shall be known as the DIAGNOSTIC & CLINICAL CARDIOLOGY,
P.A. MONEY PURCHASE PENSION PLAN
3. This Plan is a:

☐ a. Newly Adopted Plan

☒ b. An Amendment and restatement of the DIAGNOSTIC & CLINICAL CARDIOLOGY
PA MONEY PURCHASE PENSION Plan which was effective on
April 1, 1976
4. The Effective Date of this Plan is April 1, 1976
5. The Restatement Effective Date of the Plan is April 1, 1989
6. The Plan number shall be 002
7. The Plan Year shall be:

☒ a. the 12 consecutive month period ending on each December 31 *

☐ b. initially the period commencing on _____ and ending on
_____, and thereafter the 12 consecutive month period ending
on each _____

I. B. Information Relating to Plan Officials

1. The name of the Employer is DIAGNOSTIC & CLINICAL CARDIOLOGY, P.A.

* Prior to January 1, 1994, Section 1A(7) shall read "the 12 consecutive month period ending on each March 31. There shall be a short plan year from April 1, 1993 to December 31, 1993."

Non-Standardized Money Purchase Safe Harbor Pension Plan #02-003

- e. _____
- f. _____
- g. _____
- h. _____
- i. _____
- j. _____

7. The Employer hereby designates the following as Plan Administrator:

☒ a. Employer

☐ b. Name: _____

(If not completed, the Employer shall be designated)

Address: 769 NORTHFIELD AVENUE

WEST ORANGE, NJ, 07052-
city state zip

Telephone No.: (201)731-9442

8. The Employer hereby designates the following as the Retirement Committee, to act on behalf of the Plan Administrator (leave blank if no Retirement Committee is appointed):

- a. _____
- b. _____
- c. _____
- d. _____
- e. _____

II. Plan Definitions

II. A. Compensation

1.a. Compensation shall include the items specified in Section 2.18 of the Plan. However, if indicated below, for all purposes other than application of Code Section 415, compensation shall be determined without regard to adjustments in taxable wages due to the following salary reductions:

☐ (i) under Code Section 401(k)

☐ (ii) under Code Section 403(b)

☒ (iii) under Code Section 125